

Time Deposit Bonus Interest for New Customers (“Offer”) Terms and Conditions

These terms and conditions must be read in conjunction with our Retail Services Terms and Conditions. These terms and conditions do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

1. This Offer is valid from 8 November 2022 to 30 November 2022, both dates inclusive or such other date(s) as may be determined by Ping An OneConnect Bank (Hong Kong) Limited (“**Bank**”, we or us, and includes our successors and assigns) at our discretion (“**Offer Period**”). During the Offer Period and subject to the satisfaction of the requirements set out in Clause 2 below, each eligible customer will enjoy a bonus interest of 1% per annum (“**Bonus Interest**”) on the Eligible Time Deposits (as defined below) in addition to the specified interest rate (as published by the Bank from time to time on <https://www.paob.com.hk/en/>) for a Time Deposit (subject to change from time to time at the Bank’s sole discretion).
2. A customer who:
 - (i) successfully opens a new savings account with the Bank during the Offer Period and places a time deposit for a 4-month tenure, 7-month tenure, or 12-month tenure with the Bank during the Offer Period (“**Eligible Time Deposit**”); and
 - (ii) has not held any savings account with the Bank prior to the start date of the Offer(“**Eligible Customer**”) will be eligible for the Offer.
3. Each Eligible Customer is entitled to receive the Bonus Interest once. In the event that an Eligible Customer has placed multiple Eligible Time Deposits with the Bank during the Offer Period, only the one with highest amount will be eligible for the Bonus Interest. In any event, only one (1) award for the Bonus Interest will be made under the Offer.
4. In the event of any early uplift in relation to an Eligible Time Deposit on or before its maturity date, the Eligible Customer will no longer be entitled to receive the Bonus Interest applicable to that Eligible Time Deposit immediately upon the effective date of such early uplift.

5. The Bonus Interest will be credited to the Account of the Eligible Customers within four (4) to six (6) weeks after the maturity of Eligible Time Deposit. Eligible Customers must maintain a valid and active savings account with the Bank (“**Account**”) at the time when the Bonus Interest under this Offer is credited. Otherwise, Eligible Customers’ right of receiving the Bonus Interest under this Offer will be forfeited without any prior notice.
6. All the terms and conditions and other features of the Offer are subject to the Bank’s sole discretion. The Bank reserves the final right to determine whether to award the Bonus Interest to the Account.
7. The Bank reserves the right to vary, modify or terminate the Offer, and to revise these terms and conditions (including, but not limited to varying the Offer Period) at any time without prior notice.
8. Unless otherwise specified, the Offer cannot be used in conjunction with any other offers of the Bank.
9. The Chinese version of these Terms and Conditions is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.